

**CENTRALIZED CLEARINGHOUSE FOR COMMUNITY IDENTITY  
INFORMATION****ABSTRACT OF THE DISCLOSURE**

5 The invention discloses a system and method for providing a centralized repository for reputation, ratings, and identification data of any participating user. The user earns a reputation or other ratings information by interacting with outside organizations or Internet participation communities. The reputation or other ratings information is then preferably categorized and stored in the inventive clearinghouse database. The user and/or the participation communities may access the clearinghouse after proper verification to upload, update, or download any of the user's reputation information when authorized to do so by the user. The centralized format preferably allows the user to transport any ratings or reputation data from one community to another while preserving the integrity and reliability of the information.